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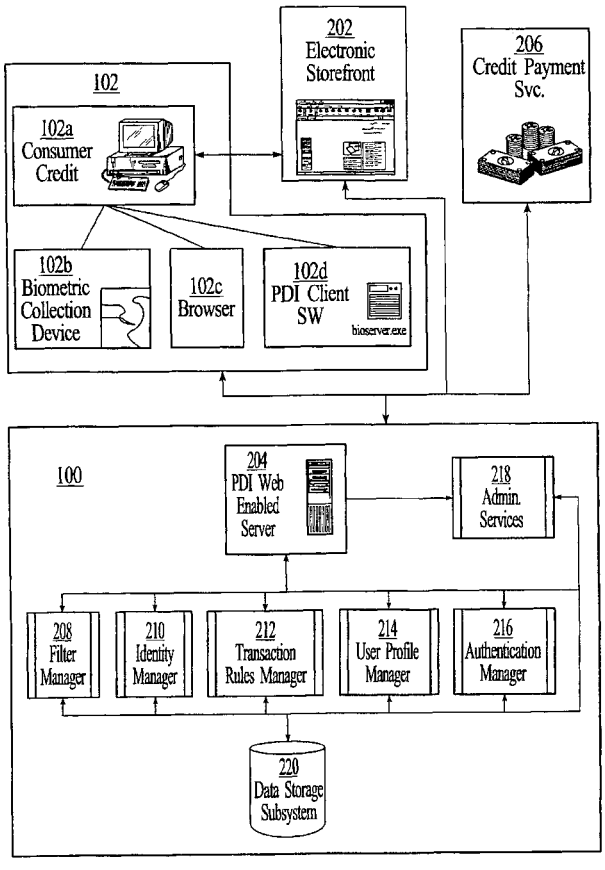
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(54) Title: METHOD AND APPARATUS FOR REDUCING ON-LINE FRAUD USING PERSONAL DIGITAL IDENTIFICATION




(57) Abstract: A distributed Personal Digital Identification (PDI) system (100) and architecture rapidly verifies individuals using biometrics data or other tokens prior to approving a transaction and/or granting access to an on-line service and other network services. The architecture that includes a server (204) that has access to template data required to authenticate individuals, and the processing capacity to route authenticated requests to the appropriate downstream entity (Internet Service Provider, Credit Card Company, etc.). The server (204) is connected to requesting users by various network methods to form a client/server architecture. The server (204) and clients each contain discrete subsystems (208,210,212,214,216, and 218) which provide various levels of authentication services to users of the system (100).

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